

Smart Pension linked fund transfer form

You have a linked fund held in the Smart Pension Master Trust (“Smart Pension”). Options 1 and 2 on your Options Statement involve transferring some or all of your linked fund held with Smart Pension to Rothesay. Rothesay must agree to the transfer from your linked fund with Smart Pension for you to use it towards a lump sum from your Rothesay policy.

If you would like to take either option 1 or 2 on your Options statement, please read the information below and then complete the form on the next page.

- **Smart Pension Guidance** – you can find this on www.smartpension.co.uk by selecting **Members**, then **Stay-on-track** and **Move your pension savings** and **How to move money away from Smart Pension**
- **Risk Warnings** – you can find out more about the risks related to transferring your pension savings by visiting www.smartpension.co.uk/members/risk-warnings
- **Scam awareness** – pension scams are on the rise and you need to be particularly careful if you are considering transferring your linked fund with Smart Pension to another pension arrangement with a third party. You can find more information about being Scam Smart at the following websites: www.fca.org.uk/scamsmart.
www.fca.org.uk/publication/fca/pensions-scams-leaflet-screen.pdf
- **Financial advice** - Smart Pension strongly recommend talking to a financial adviser about your decision to transfer your pension savings. You can find a financial adviser by visiting www.moneyhelper.org.uk/retirement-directory

Declaration

- I confirm that I have checked all my personal details are correct on the Smart portal and understand that there may be a delay in disinvestment if these details are not correct
- I understand that any value of my linked fund provided to Rothesay by Smart Pension is not guaranteed and may change by the time of payment
- I authorise Smart Pension to provide whatever information and documentation may be required by Rothesay to facilitate the transfer of my linked fund
- I confirm that I wish to transfer part or all of my linked fund held with Smart Pension to Rothesay
- I understand that Rothesay must agree to the transfer of part or all of my linked fund from Smart Pension.
- I understand that Rothesay will tell Smart Pension how much of my linked fund should be transferred
- I understand that, in the event of the value of my linked fund being in excess of the amount that can be transferred to Rothesay, the remaining amount with Smart Pension will remain until I instruct otherwise
- I acknowledge and accept that, where the full value of my linked fund held with Smart Pension is transferred to Rothesay, then all rights and benefits I or my successors in title may have under the rules of the Smart Pension Master Trust will cease
- I acknowledge that once the transfer has been paid from Smart Pension to Rothesay, the Trustee of the Smart Pension Master Trust will be under no obligation to reverse the transaction or otherwise accept me back as a member of the Smart Pension Master Trust.
- I understand that by completing this form, I am making the above declarations to both Rothesay and the Trustee of the Smart Pension Master Trust and that both may rely on them

***Please sign the form on next page**

Name:
Date of birth:
Rothesay policy number:
Smart Pension account number: (You can find this on your Smart Pension policy document)
National Insurance number:
Email address:
Phone number:

Please note, you must read the materials around pension scams accessed by the links provided on the previous page. Smart Pension will not be able to consider this linked fund transfer request if you do not confirm you have done so below.:

Have you read the risk warnings information on www.smartpension.co.uk/members/risk-warnings regarding transfers from your linked fund held with Smart Pension?	Yes/No
Have you read the information in the links quoted above about pension scams and how to spot and avoid them?	Yes/No
Have you had an appointment with Pension Wise in relation to this transfer within the last 12 months?	Yes/No
If you have responded yes to the last question, you do not need to answer the next 2 questions. Please answer the following questions if you have not had an appointment with Pension Wise in relation to this transfer within the last 12 months	
Are you intending on opting out of Pension Wise guidance?	Yes/No
If you are intending to opt-out, have you notified Smart Pension of your decision using the link below?	Yes/No

Smart Pension will not be able to proceed with the disinvestment of your linked fund until you confirm that you have attended your Pension Wise appointment, or that you have chosen to opt-out. This will mean that Rothesay will be unable to settle your retirement benefits. You can opt-out online by completing the form at www.smartpension.co.uk/members/pension-wise-guidance.

By signing below, I agree to be bound by the declaration and all the confirmations I have provided.

Signature: _____

Date: _____

In some instances, Smart Pension may need to make further enquiries with you about this transfer request. If so, they will initially seek to contact you by the telephone and/or email details that you provided above.